

In re:
Yeanette A. Smythe
Debtor

Case No. 21-12539-amc
Chapter 7

District/off: 0313-2
Date Rcvd: Dec 20, 2021

User: admin
Form ID: 309A

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2021:

Recip ID	Recipient Name and Address
db	+ Yeanette A. Smythe, 7356 Torresdale Avenue, Philadelphia, PA 19136-4104
14636496	+ Ar Resources Inc, Pob 1056, Blue Bell, PA 19422-0287
14641619	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14648105	Emergency Care Services of PA, P.C., PO Box 1123, Minneapolis, MN 55440-1123
14636501	+ Housing and Urban Development, c/o Novad Management, Attn.: PARTIAL CLAIM CASH MANAGEMENT, 2401 NW 23RD STREET, SUITE 1A1, OKLAHOMA CITY, OK 73107-2448
14636502	LVNV Funding LLC, c/o Resurgent Capital, Greenville, SC 29602
14648665	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
14636503	+ Nationstar/mr Cooper, 350 Highland, Houston, TX 77009-6623
14636506	Synchrony Bank, 4125 Windy Plaza Drive, Alpharetta, GA 30005
14655116	+ U.S. Department of Housing and Urban Development, 100 Penn Square East 11th Floor, Philadelphia, PA 19107-3325

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: josephdiorioesq@gmail.com	Dec 20 2021 23:41:00	JOSEPH A DIORIO, Joseph Diorio, Esquire, 7575 Hidden Springs Lane, North Wales, PA 19454
tr	+ EDI: FGARYFSEITZ.COM	Dec 21 2021 04:43:00	GARY F. SEITZ, Gellert Scali Busenkell & Brown LLC, 8 Penn Center, 1628 John F. Kennedy Blvd, Suite 1901, Philadelphia, PA 19103-2113
smg	Email/Text: megan.harper@phila.gov	Dec 20 2021 23:41:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Dec 21 2021 04:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 20 2021 23:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Dec 20 2021 23:41:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Dec 20 2021 23:41:00	United States Trustee, Office of United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14636498	Email/Text: megan.harper@phila.gov	Dec 20 2021 23:41:00	City of Philadelphia, C/O Law Department, 1401 JFK Blvd, 5th Floor, Philadelphia, PA 19102
14650887	Email/Text: megan.harper@phila.gov	Dec 20 2021 23:41:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595

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14636497	+ EDI: CITICORP.COM	Dec 21 2021 04:43:00	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
14636499	EDI: DISCOVER.COM	Dec 21 2021 04:43:00	Discover Bank, 6500 New Albany Road, New Albany, OH 43054
14639562	EDI: DISCOVER.COM	Dec 21 2021 04:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany OH 43054-3025
14636500	+ EDI: DISCOVER.COM	Dec 21 2021 04:43:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
14649664	EDI: PRA.COM	Dec 21 2021 04:43:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14636504	+ EDI: PRA.COM	Dec 21 2021 04:43:00	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
14636505	+ EDI: RMSC.COM	Dec 21 2021 04:43:00	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
14650515	+ EDI: RMSC.COM	Dec 21 2021 04:43:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14636507	EDI: WFFC.COM	Dec 21 2021 04:43:00	Wells Fargo Bank, Credit Bureau Dispute Resoluti, Des Moines, IA 50306
14645907	EDI: WFFC.COM	Dec 21 2021 04:43:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14649959	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2021 at the address(es) listed below:

Name	Email Address
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GARY F. SEITZ	gseitz@gsbblaw.com gfs@trustesolutions.net
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JOSEPH A DIORIO

on behalf of Debtor Yeanette A. Smythe josephdiorioesq@gmail.com

REBECCA ANN SOLARZ

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkgroup@kmllawgroup.com rsolarz@kmllawgroup.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1:	Yeanette A. Smythe	Social Security number or ITIN: xxx-xx-3855
	First Name Middle Name Last Name	EIN: _____
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: _____
		EIN: _____
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed in chapter: 13 9/15/21
Case number:	21-12539-amc	Date case converted to chapter: 7 12/18/21

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Yeanette A. Smythe	
2. All other names used in the last 8 years	aka Jeanette Acosta, aka Jeanette A. Smythe	
3. Address	7356 Torresdale Avenue Philadelphia, PA 19136	
4. Debtor's attorney Name and address	JOSEPH A DIORIO Joseph Diorio, Esquire 7575 Hidden Springs Lane North Wales, PA 19454	Contact phone 215-317-8725 Email: josephdiorioesq@gmail.com
5. Bankruptcy trustee Name and address	GARY F. SEITZ Gellert Scali Busenkell & Brown LLC 8 Penn Center 1628 John F. Kennedy Blvd Suite 1901 Philadelphia, PA 19103	Contact phone 215-238-0011 Email: gseitz@gsbblaw.com

For more information, see page 2 >

6. Bankruptcy clerk's office	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M; Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 12/20/21
7. Meeting of creditors	January 27, 2022 at 09:30 AM	Location: Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.
8. Presumption of abuse	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: 3/28/22
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	